



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [UMB FINANCIAL CORPORATION](#)

City/State [KANSAS CITY, MO](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [42,693,484](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UMB FINANCIAL CORPORATION](#)
[1010 GRAND BOULEVARD](#)
[KANSAS CITY, MO 64106](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	35,316,792			28,560,564			23,783,190			20,998,772			20,396,553		
Net income (\$000)	353,018			286,502			243,600			195,513			247,105		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.38	2.60	28	2.65	2.77	37	2.92	3.01	40	3	3.08	38	2.93	2.92	44
+ Non-interest income	1.33	1.04	70	1.55	1.21	70	1.78	1.32	76	1.91	1.31	77	2.06	1.35	80
- Overhead expense	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80	3.42	2.71	84	3.46	2.72	85
- Provision for credit losses	0.06	-0.09	86	0.45	0.51	43	0.14	0.15	56	0.34	0.14	88	0.20	0.16	68
+ Securities gains (losses)	0.02	0.01	87	0.02	0.02	65	0.01	0.01	76	0	0	78	0.02	0.01	83
+ Other tax equivalent adjustments	0	0	46	0	0	81	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.29	1.66	20	1.28	1.04	66	1.30	1.56	28	1.16	1.57	17	1.35	1.43	39
Net operating income	1	1.26	23	1	0.81	68	1.02	1.19	26	0.93	1.24	19	0.90	0.89	46
Net income	1	1.26	23	1	0.82	68	1.02	1.19	26	0.93	1.24	20	1.21	0.90	79
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.67	3.06	22	3.12	3.55	21	4	4.41	24	3.85	4.24	23	3.46	3.80	26
Interest expense	0.14	0.25	24	0.29	0.52	17	0.87	1.08	35	0.62	0.86	30	0.31	0.60	17
Net interest income (tax equivalent)	2.53	2.80	28	2.83	3.01	34	3.14	3.33	32	3.22	3.38	36	3.16	3.19	42
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.27	0.11	89	0.13	0.27	39	0.27	0.21	70	0.58	0.22	89	0.30	0.24	74
Earnings coverage of net loan and lease losses (X)	10.09	39.72	28	23.22	22.91	67	9.19	24.40	37	4.35	21.75	19	8.65	19.67	34
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13	1.23	44	1.34	1.58	36	0.76	0.83	43	0.85	0.90	44	0.89	0.98	38
Allowance for loan and lease losses / Total loans and leases	1.13	1.20	45	1.34	1.55	37	0.76	0.81	46	0.85	0.89	46	0.89	0.96	41
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.49	64	0.57	0.71	44	0.44	0.57	38	0.38	0.61	30	0.54	0.72	37
30-89 days past due loans and leases / Total loans and leases	0.04	0.32	4	0.06	0.39	6	0.16	0.43	17	0.14	0.44	16	0.21	0.47	20
Liquidity and Funding															
Net noncore funding dependence	-21.65	-2.33	3	-6.62	3.20	23	-0.74	14.45	11	2.26	16.62	10	4.20	17.03	15
Net short-term noncore funding dependence	-21.74	-7.71	12	-6.73	-4.76	37	-0.97	3.38	27	1.94	4.66	27	3.15	4.83	33
Net loans and leases / Total assets	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16	51.72	63.98	18	51.36	62.73	19
Capitalization															
Tier 1 leverage ratio	7.61	8.98	17	8.37	9.13	32	9.37	9.76	45	9.87	9.71	55	9.94	9.53	64
Holding company equity capital / Total assets	7.37	10.71	6	9.11	11.16	19	9.81	12.43	19	9.54	12.22	11	10.02	11.94	19
Total equity capital (including minority interest) / Total assets	7.37	10.82	5	9.11	11.29	17	9.81	12.57	18	9.54	12.27	11	10.02	12.01	18
Common equity tier 1 capital / Total risk-weighted assets	12.05	12.42	46	12.10	12.38	52	12.33	12.17	58	12.88	12.12	72	12.95	12.19	72
Net loans and leases / Equity capital (X)	5.40	5.53	48	5.27	5.58	45	5.12	5.21	51	5.42	5.29	52	5.13	5.27	44
Cash dividends / Net income	19.05	28.27	29	21.17	42.30	21	24.46	33.12	32	29.80	27.31	51	21	31.29	27
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	28.88	10.50	89	24.72	16.68	75	13.75	9.26	75	7.26	7	64	5.27	8.28	53
Equity capital	4.26	7.46	48	15.75	6.99	84	16.96	10.49	81	2.15	7.89	31	11.17	10.18	75
Net loans and leases	6.81	3.36	68	19.17	9.07	81	10.43	9.10	67	8.02	7.89	61	6.96	9.38	51
Noncore funding	12.03	-14.79	81	7.29	-12.18	72	15.70	6.59	71	1.52	10.67	34	0.01	5.59	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	6.31	10.95	45	6.56	13.56	44	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	99.97	103.22	38	100.96	102.81	41	95.66	103.22	11	94.04	103.10	11	90.31	102.10	11
Cash from ops + noncash items + op expense / Op expense + dividends	130.78	154.48	45	101.15	147.24	23	73.02	190.27	8	69.13	174.91	9	143.95	148.20	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	619,193	585,880	637,750	558,942	460,524	5.69	60.67
Income from lease financing receivables.....	80	77	95	409	777	3.90	-91.03
Fully taxable income on loans and leases.....	619,258	585,941	637,827	559,327	461,271	5.69	60.33
Tax-exempt income on loans and leases.....	15	16	18	24	30	-6.25	-54.55
Estimated tax benefit on income on loans and leases.....	4	4	5	6	16	-6.17	-77.41
Income on loans and leases (tax equivalent).....	619,277	585,961	637,850	559,357	461,317	5.69	60.31
Investment interest income (tax equivalent).....	252,260	232,234	220,088	177,742	186,007	8.62	55.65
Interest on balances due from depository institutions.....	5,417	3,744	12,882	7,910	3,871	44.68	131.40
Interest income on other earning assets.....	10,902	13,267	16,048	6,956	5,196	-17.83	226.41
Total interest income (tax equivalent).....	887,856	835,206	886,868	751,965	656,391	6.30	60.25
Interest on time deposits of \$250K or more	950	2,503	7,718	5,601	5,177	-62.05	
Interest on time deposits < \$250K.....	1,399	6,555	7,824	5,587	3,587	-78.66	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	24,063	49,156	138,650	80,913	27,590	-51.05	109.86
Interest on other borrowings and trading liabilities.....	11,739	16,755	37,795	29,414	21,645	-29.94	20.13
Interest on subordinated debt and mandatory convertible securities	7,850	2,290	0	0	0	242.79	
Total interest expense.....	46,001	77,259	191,987	121,515	57,999	-40.46	66.02
Net interest income (tax equivalent).....	841,855	757,947	694,881	630,450	598,392	11.07	59.95
Non-interest income.....	470,239	442,417	423,518	401,160	419,370	6.29	0.57
Adjusted operating income (tax equivalent)	1,312,094	1,200,364	1,118,399	1,031,610	1,017,762	9.31	32.01
Overhead expense.....	833,636	824,616	778,860	717,800	705,129	1.09	13.90
Provision for credit losses.....	20,000	127,890	32,850	70,750	41,000		-38.46
Securities gains (losses)	7,817	6,981	3,218	578	4,192	11.98	-8.13
Other tax equivalent adjustments	0	1	0	0	0	-100.00	
Pretax net operating income (tax equivalent).....	455,394	365,608	309,941	243,598	275,825	24.56	91.33
Applicable income taxes	76,042	52,388	42,365	27,334	53,370	45.15	57.75
Tax equivalent adjustments	26,334	26,718	23,976	20,004	39,479	-1.44	-15.09
Applicable income taxes (tax equivalent).....	102,376	79,106	66,341	47,338	92,849	29.42	29.23
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	353,018	286,502	243,600	196,260	182,976	23.22	122.30
Discontinued operations, net of applicable income taxes.....	0	0	0	-747	64,129		
Net income attributable to holding company.....	353,018	286,502	243,600	195,513	247,105	23.22	122.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	353,018	286,502	243,600	195,513	247,105	23.22	122.30
Investment securities income (tax equivalent).....	252,260	232,234	220,088	177,742	186,007	8.62	55.65
US Treasury and agency securities (excluding mortgage-backed securities)	2,904	3,305	8,317	1,016	1,217	-12.13	-47.11
Mortgage-backed securities	109,962	93,232	90,858	78,317	67,847	17.94	72.45
All other securities	139,394	135,697	120,913	98,409	116,943	2.72	50.18
Cash dividends declared.....	67,266	60,655	59,583	58,264	51,882	10.90	37.14
Common	67,266	60,655	59,583	58,264	51,882	10.90	37.14
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.51	2.85	24	2.92	3.27	22	3.73	4	29	3.58	3.87	29	3.22	3.47	27
Less: Interest expense	0.13	0.23	25	0.27	0.48	18	0.81	0.98	38	0.58	0.79	31	0.28	0.55	19
Equals: Net interest income (tax equivalent)	2.38	2.60	28	2.65	2.77	37	2.92	3.01	40	3	3.08	38	2.93	2.92	44
Plus: Non-interest income	1.33	1.04	70	1.55	1.21	70	1.78	1.32	76	1.91	1.31	77	2.06	1.35	80
Equals: adjusted operating income (tax equivalent)	3.72	3.70	57	4.20	4.04	64	4.70	4.41	70	4.91	4.46	77	4.99	4.33	81
Less: Overhead expense	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80	3.42	2.71	84	3.46	2.72	85
Less: Provision for credit losses	0.06	-0.09	86	0.45	0.51	43	0.14	0.15	56	0.34	0.14	88	0.20	0.16	68
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	87	0.02	0.02	65	0.01	0.01	76	0	0	78	0.02	0.01	84
Plus: other tax equivalent adjustments	0	0	46	0	0	81	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.29	1.66	20	1.28	1.04	66	1.30	1.56	28	1.16	1.57	17	1.35	1.43	39
Less: Applicable income taxes (tax equivalent)	0.29	0.38	22	0.28	0.23	62	0.28	0.36	27	0.23	0.33	17	0.46	0.55	33
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1	1.26	23	1	0.81	68	1.02	1.19	26	0.93	1.24	19	0.90	0.89	46
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	2	0.31	0	98
Equals: Net income	1	1.26	23	1	0.82	68	1.02	1.19	26	0.93	1.24	20	1.21	0.90	79
Memo: Net income (last four quarters)	1	1.26	23	1	0.82	68	1.02	1.19	26	0.93	1.24	19	1.21	0.91	79
Net income—BHC and noncontrolling (minority) interest	1	1.27	22	1	0.83	68	1.02	1.20	25	0.93	1.25	20	1.21	0.91	79
Margin Analysis															
Average earning assets / Average assets	94.32	93.08	66	93.73	92.32	69	93.19	91.05	72	93.11	91.48	68	92.91	91.61	66
Average interest-bearing funds / Average assets	58.69	61.99	41	61.91	64.06	43	62.70	65.57	39	61.64	65.56	32	59.11	65.75	26
Interest income (tax equivalent) / Average earning assets	2.67	3.06	22	3.12	3.55	21	4	4.41	24	3.85	4.24	23	3.46	3.80	26
Interest expense / Average earning assets	0.14	0.25	24	0.29	0.52	17	0.87	1.08	35	0.62	0.86	30	0.31	0.60	17
Net interest income (tax equivalent) / Average earning assets	2.53	2.80	28	2.83	3.01	34	3.14	3.33	32	3.22	3.38	36	3.16	3.19	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.73	4.01	34	3.88	4.27	25	5	5.09	50	4.82	4.95	50	4.25	4.52	39
Interest-bearing bank balances	0.10	0.14	12	0.21	0.27	38	1.46	2.04	20	1.03	1.64	13	0.65	1.05	11
Federal funds sold and reverse repos	0.81	0.25	86	1.08	0.68	78	2.59	2.44	67	2.69	2.17	79	1.95	1.41	85
Trading assets	2.08	0.45	88	2.94	0.60	91	3.34	0.99	88	3.27	1.11	83	2.57	1.11	78
Total earning assets	2.59	3.04	19	3.02	3.51	20	3.89	4.36	21	3.74	4.20	21	3.26	3.73	22
Investment securities (tax equivalent)	2.22	1.77	81	2.50	2.25	72	2.67	2.76	46	2.44	2.68	31	2.48	2.47	50
US Treasury and agency securities (excluding mortgage-backed securities)	1.96	1.14	89	1.64	1.75	50	2.81	2.32	81	1.09	2.05	6	1.40	1.62	33
Mortgage-backed securities	1.57	1.57	50	2	2.05	42	2.28	2.61	15	2.04	2.50	2	1.86	2.23	15
All other securities	3.02	2.81	61	3.09	3.24	49	3.03	4.06	17	2.73	4.20	13	3.08	3.66	33
Interest-bearing deposits	0.15	0.21	35	0.38	0.53	34	1.17	1.10	59	0.83	0.81	56	0.36	0.49	37
Time deposits of \$250K or more	0.33	0.66	15	0.70	1.42	4	1.79	1.96	33	1.14	1.44	25			
Time deposits < \$250K	0.31	0.62	15	1.18	1.36	34	1.27	1.82	18	0.96	1.29	24			
Other domestic deposits	0.14	0.15	58	0.34	0.36	50	1.15	0.93	72	0.78	0.67	69			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.26	0.17	81	0.58	0.62	61	1.96	1.86	54	1.59	1.51	49	0.85	0.94	48
Other borrowed funds and trading liabilities	1.78	1.27	69	3.38	1.50	94	6.10	2.38	97	5.91	2.28	98	4.90	1.77	98
All interest-bearing funds	0.22	0.37	25	0.44	0.74	17	1.29	1.49	35	0.94	1.19	33	0.48	0.82	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	470,239	442,417	423,518	401,160	419,370
Fiduciary activities income	224,126	194,646	176,913	172,163	176,646
Service charges on deposit accounts - domestic	86,056	83,879	82,748	84,287	87,680
Trading revenue.....	30,939	32,959	23,432	15,624	23,183
Investment banking fees and commissions.....	20,498	39,213	35,017	26,118	23,652
Insurance activities revenue.....	58	459	196	97	321
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	3,854	5,091	1,772	3,976	1,485
Other non-interest income.....	104,708	86,170	103,440	98,895	106,403
Total overhead expenses	833,636	824,616	778,860	717,800	705,129
Personnel expense.....	504,442	495,464	461,445	419,091	413,830
Net occupancy expense.....	76,682	76,671	76,610	73,299	71,812
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	4,757	6,518	5,506	5,764	7,326
Other operating expenses.....	247,755	245,963	235,299	219,646	212,161
Fee income on mutual funds and annuities.....	12,171	24,350	31,261	25,807	23,208
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,529	3,591	3,670	3,573	3,570
Average personnel expense per employee.....	142.94	137.97	125.73	117.29	115.92
Average assets per employee.....	10,007.59	7,953.37	6,480.43	5,877.07	5,713.32

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.59	2.17	59	5.50	2.02	84	7.38	2.72	86	6.43	3.08	80	5.53	2.85
Overhead expenses / Net Interest Income + non-interest income	64.84	59.28	71	70.26	62.28	82	71.17	61.29	84	70.96	60.88	85	72.08	63.61
Percent of Average Assets														
Total overhead expense	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80	3.42	2.71	84	3.46	2.72
Personnel expense.....	1.43	1.21	76	1.73	1.30	86	1.94	1.41	88	2	1.44	89	2.03	1.42
Net occupancy expense.....	0.22	0.23	41	0.27	0.26	55	0.32	0.28	68	0.35	0.28	73	0.35	0.29
Other operating expenses.....	0.71	0.72	60	0.88	0.94	64	1.01	0.97	68	1.07	0.97	74	1.08	1
Overhead less non-interest income	1.03	1.10	36	1.34	1.25	54	1.49	1.32	58	1.51	1.38	57	1.40	1.34
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	63.53	58.83	70	68.70	61.82	79	69.64	60.64	84	69.58	60.37	84	69.28	62.73
Personnel expense.....	38.45	32.93	77	41.28	32.36	91	41.26	32.39	91	40.62	32.51	89	40.66	32.93
Net occupancy expense.....	5.84	6.23	45	6.39	6.58	48	6.85	6.52	56	7.11	6.48	63	7.06	6.70
Other operating expenses.....	19.24	19.18	53	21.03	22.28	59	21.53	21.20	62	21.85	20.90	63	21.57	22.41
Total non-interest income	35.84	27.67	72	36.86	28.83	70	37.87	29.23	73	38.89	28.50	76	41.21	31.08
Fiduciary activities income	17.08	2.20	96	16.22	2.09	96	15.82	1.97	95	16.69	2.14	94	17.36	2.38
Service charges on domestic deposit accounts	6.56	3.27	92	6.99	3.27	94	7.40	3.88	94	8.17	4.15	93	8.61	4.28
Trading revenue.....	2.36	0.62	87	2.75	1.28	82	2.10	1.18	80	1.51	0.85	82	2.28	0.90
Investment banking fees and commissions.....	1.56	2.58	53	3.27	2.46	73	3.13	3.54	72	2.53	3.42	63	2.32	3.62
Insurance activities revenue.....	0	0.36	29	0.04	0.41	43	0.02	0.47	35	0.01	0.47	30	0.03	0.55
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.29	3.30	17	0.42	3.92	24	0.16	1.86	20	0.39	1.61	29	0.15	1.67
Other non-interest income.....	7.98	9.27	52	7.18	9.65	41	9.25	10.04	58	9.59	9.86	59	10.45	10.77
Overhead less non-interest income	27.70	30.52	34	31.84	31.93	48	31.77	31.06	41	30.69	31.46	41	28.08	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.70	21.18	10	14.33	18.63	21	13.67	20.56	7	11.22	19.04	11	19.35	32.99
Applicable income tax + TE / Pretax net operating income + TE	22.48	22.67	46	21.64	21.18	44	21.40	23.23	32	19.43	21.56	24	33.66	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	8,618,531	7,894,471	6,590,300	5,763,261	5,569,892	9.17	66.60	
Commercial and industrial loans	7,760,723	7,521,679	6,055,412	5,584,420	4,848,727	3.18	74.85	
Loans to individuals	309,196	306,520	357,933	374,958	383,086	0.87	-18.60	
Loans to depository institutions and acceptances of other banks	1,541	1,777	1,617	1,739	3,327	-13.28	50.05	
Agricultural loans	154,343	161,581	190,914	212,654	236,185	-4.48	-39.37	
Other loans and leases	327,814	224,331	243,349	244,310	240,756	46.13	9.75	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	17,172,148	16,110,359	13,439,525	12,181,342	11,281,973	6.59	62.84	
Less: Allowance for loan and lease losses	194,771	215,973	101,788	103,635	100,604	-9.82	112.52	
Net loans and leases	16,977,377	15,894,386	13,337,737	12,077,707	11,181,369	6.81	62.40	
Debt securities that reprice or mature in over 1 year	13,270,743	10,061,744	8,144,333	7,175,337	7,227,784	31.89	87.81	
Mutual funds and equity securities	64,149	134,196	170	136	0	-52.20		
Subtotal	30,312,269	26,090,326	21,482,240	19,253,180	18,409,153	16.18	73.02	
Interest-bearing bank balances	8,841,906	3,110,042	1,225,491	1,047,830	1,351,760	184.30	1135.21	
Federal funds sold and reverse repos	1,216,357	1,650,335	1,578,345	627,001	191,601	-26.30	275.04	
Debt securities that reprice or mature within 1 year	186,187	252,558	419,131	538,109	291,807	-26.28	-63.94	
Trading assets	31,875	35,020	45,618	61,011	54,055	-8.98	-19.38	
Total earning assets	40,588,594	31,138,281	24,750,825	21,527,131	20,298,376	30.35	112.33	
Non-interest-bearing cash and due from depository institutions	413,821	430,638	472,958	645,123	392,723	-3.91	-1.97	
Premises, fixed assets, and leases	218,182	228,919	234,631	228,088	223,121	-4.69	-6.42	
Other real estate owned	0	4,740	2,935	3,338	1,501	-100.00	-100.00	
Investment in unconsolidated subsidiaries	0	4,193	6,961	10,140	8,009	-100.00	-100.00	
Intangible and other assets	1,474,827	1,323,343	1,093,045	937,299	847,853	11.45	64.02	
Total assets	42,693,484	33,127,504	26,561,355	23,351,119	21,771,583	28.88	106.42	
Quarterly average assets	38,078,111	30,585,634	25,071,023	21,878,752	20,723,725	24.50	91.15	
Average loans and leases (YTD)	16,624,490	15,116,437	12,761,724	11,604,365	10,842,016	9.98	66.39	
Memoranda								
Loans held-for-sale	1,277	6,708	7,803	3,192	1,460	-80.96	-75.81	
Loans not held-for-sale	17,170,871	16,103,651	13,431,722	12,178,150	11,280,513	6.63	62.91	
Real estate loans secured by 1–4 family	2,336,844	1,968,439	1,419,230	1,256,416	1,288,430	18.72	84.67	
Commercial real estate loans	5,801,418	5,423,570	4,730,335	4,042,010	3,806,315	6.97	68.28	
Construction and land development	809,249	798,896	842,346	792,565	717,849	1.30	9.09	
Multifamily	205,310	449,855	360,112	337,419	316,966	-54.36	2.52	
Nonfarm nonresidential	4,786,859	4,174,819	3,527,877	2,912,026	2,771,500	14.66	91.06	
Real estate loans secured by farmland	480,269	502,462	440,735	464,835	475,147	-4.42	4.34	
Total investment securities	13,521,079	10,448,498	8,563,634	7,713,582	7,519,591	29.41	78.33	
U.S. Treasury securities	69,174	30,740	64,078	247,130	38,643	125.03	-26.27	
US agency securities (excluding mortgage-backed securities)	124,932	95,949	93,021	199	14,752	30.21	-36.96	
Municipal securities	4,506,970	4,638,233	4,146,019	3,653,906	3,803,687	-2.83	28.34	
Mortgage-backed securities	8,369,039	5,468,181	4,071,794	3,812,211	3,649,243	53.05	125.48	
Asset-backed securities	68,969	0	0	0	0			
Other debt securities	317,846	81,199	188,552	0	13,266	291.44	375.28	
Mutual funds and equity securities	64,149	134,196	170	136	0	-52.20		
Available-for-sale securities	11,976,514	9,299,688	7,447,362	6,542,800	6,258,577	28.78	85.21	
U.S. Treasury securities	69,174	30,740	64,078	247,130	38,643	125.03	-26.27	
US agency securities (excluding mortgage-backed securities)	124,932	95,949	93,021	199	14,752	30.21	-36.96	
Municipal securities	3,422,688	3,623,619	3,029,917	2,483,260	2,542,673	-5.55	42.86	
Mortgage-backed securities	7,972,905	5,468,181	4,071,794	3,812,211	3,649,243	45.81	114.80	
Asset-backed securities	68,969	0	0	0	0			
Other debt securities	317,846	81,199	188,552	0	13,266	291.44	375.28	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-38,025	14,831	-33,757	-100,114	-53,567			
Available-for-sale securities appreciation (depreciation)	153,930	411,954	123,382	-127,290	-75,441	-62.63		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	10,196,906	7,823,478	5,771,597	5,701,535	5,716,591	30.34	77.96	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	10,050,582	6,831,600	5,373,033	3,957,981	3,196,575	47.12	259.03
NOW, ATS and transaction accounts	711,332	1,088,182	670,537	485,999	339,463	-34.63	222.60
Time deposits less brokered deposits < \$250K	408,085	-95,142	86,502	31,316	-56,029		
MMDA and other savings accounts	23,986,372	18,255,375	14,333,309	13,690,532	13,206,699	31.39	93.20
Other non-interest-bearing deposits	0	0	0				
Core deposits	35,156,371	26,080,015	20,463,381	18,165,828	16,686,708	34.80	122.10
Time deposits of \$250K or more	443,481	393,347	605,777	539,164	726,644	12.75	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	3,238,435	2,315,497	1,896,508	1,518,920	1,260,704	39.86	74.40
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	0		
Other borrowings w/remaining maturity over 1 year	0	0	27,119	13,342	10,996		-100.00
Brokered deposits < \$250K	75	577,889	534,086	576,268	609,648	-99.99	
Noncore funding	3,681,991	3,286,733	3,063,490	2,647,694	2,607,992	12.03	41.20
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	271,544	269,595	70,371	69,329	68,285	0.72	303.75
Other liabilities	438,154	474,213	357,673	239,798	227,067	-7.60	103.01
Total liabilities	39,548,060	30,110,556	23,954,915	21,122,649	19,590,052	31.34	111.26
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	55,057	55,057	55,057	55,057	55,057	0.00	0.00
Common surplus	1,110,520	1,090,450	1,073,764	1,054,601	1,046,095	1.84	7.46
Retained earnings	2,176,998	1,891,246	1,672,438	1,488,421	1,338,110	15.11	90.48
Accumulated other comprehensive income	126,314	318,340	83,180	-95,782	-45,525	-60.32	
Other equity capital components	-323,465	-338,145	-277,999	-273,827	-212,206		
Total holding company equity capital	3,145,424	3,016,948	2,606,440	2,228,470	2,181,531	4.26	60.29
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,145,424	3,016,948	2,606,440	2,228,470	2,181,531	4.26	60.29
Total liabilities and capital	42,693,484	33,127,504	26,561,355	23,351,119	21,771,583	28.88	106.42
Memoranda							
Non-interest-bearing deposits	16,342,642	9,879,970	6,944,465	6,680,070	6,839,171	65.41	145.58
Interest-bearing deposits	19,257,285	17,171,281	14,658,779	12,601,190	11,183,829	12.15	94.20
Total deposits	35,599,927	27,051,251	21,603,244	19,281,260	18,023,000	31.60	114.84
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,016,948	2,606,440	2,228,470	2,181,531	1,962,384		
Accounting restatements	0	-7,039	0	13	0		
Net income	353,018	286,502	243,600	195,513	247,105		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	40,256	20,306	19,487	23,392	27,183		
Less: Purchase of treasury stock	5,506	63,766	4,496	76,507	15,276		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	67,266	60,655	59,583	58,264	51,882		
Change in other comprehensive income	-192,026	235,160	178,962	-37,208	12,017		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,145,424	3,016,948	2,606,440	2,228,470	2,181,531		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	20.19	36.25	19	23.83	36.22	24	24.81	37.78	26	24.68	37.19	26	25.58	35.54	30
Commercial and industrial loans	18.18	10.76	81	22.71	13.52	89	22.80	12.02	92	23.91	12.85	89	22.27	12.62	86
Loans to individuals	0.72	3.36	35	0.93	3.40	40	1.35	4.20	43	1.61	4.31	43	1.76	4.47	48
Loans to depository institutions and acceptances of other banks	0	0.02	76	0.01	0.03	75	0.01	0.04	68	0.01	0.05	69	0.02	0.06	68
Agricultural loans.....	0.36	0.18	80	0.49	0.19	82	0.72	0.24	84	0.91	0.30	84	1.08	0.21	88
Other loans and leases.....	0.77	4.47	16	0.68	4.63	12	0.92	5.01	12	1.05	5	15	1.11	5.10	14
Net loans and leases.....	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16	51.72	63.98	18	51.36	62.73	19
Debt securities over 1 year.....	31.08	19.46	86	30.37	15.55	94	30.66	14.60	96	30.73	14.63	94	33.20	14.83	95
Mutual funds and equity securities	0.15	0.06	83	0.41	0.05	96	0	0.06	29	0	0.06	26	0	0.06	11
Subtotal	71	79.22	19	78.76	78.16	37	80.88	79.65	32	82.45	79.97	38	84.56	79.31	55
Interest-bearing bank balances	20.71	8.50	93	9.39	7.51	65	4.61	3.06	73	4.49	3.04	77	6.21	3.46	79
Federal funds sold and reverse repos	2.85	0.54	88	4.98	0.82	88	5.94	1.57	85	2.69	1.66	83	0.88	1.81	77
Debt securities 1 year or less	0.44	1.56	28	0.76	1.68	34	1.58	1.91	61	2.30	1.96	70	1.34	1.86	51
Trading assets	0.07	0.49	48	0.11	1.01	41	0.17	1.19	48	0.26	1.33	68	0.25	1.34	63
Total earning assets.....	95.07	91.77	86	94	91.05	84	93.18	89.53	84	92.19	89.74	73	93.23	89.84	82
Non-interest cash and due from depository institutions.....	0.97	0.82	65	1.30	1.07	68	1.78	1.14	88	2.76	1.21	98	1.80	1.22	85
Other real estate owned.....	0	0.01	9	0.01	0.02	57	0.01	0.03	34	0.01	0.04	33	0.01	0.05	22
All other assets.....	3.97	7.35	10	4.71	7.82	10	5.04	9.27	9	5.05	8.98	13	4.96	8.86	13
Memoranda															
Short-term investments	24	11.47	89	15.13	11.17	75	12.13	7.63	78	9.48	7.80	71	8.43	8.69	69
U.S. Treasury securities.....	0.16	1.47	36	0.09	0.84	48	0.24	1.03	54	1.06	1.04	63	0.18	1.02	47
US agency securities (excluding mortgage-backed securities)	0.29	0.82	48	0.29	0.63	48	0.35	0.54	51	0	0.69	22	0.07	0.75	34
Municipal securities	10.56	1.73	95	14	1.69	97	15.61	1.34	98	15.65	1.62	98	17.47	1.60	98
Mortgage-backed securities	19.60	14.14	77	16.51	11.75	73	15.33	11.44	74	16.33	11.13	78	16.76	11.06	82
Asset-backed securities	0.16	0.50	61	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0.74	0.53	67	0.25	0.42	55	0.71	0.39	76	0	0.41	9	0.06	0.38	49
Loans held-for-sale.....	0	0.55	19	0.02	0.52	21	0.03	0.39	24	0.01	0.30	24	0.01	0.33	16
Loans held for investment	40.22	58.06	12	48.61	61.72	16	50.57	63.50	18	52.15	63.93	20	51.81	62.63	22
Real estate loans secured by 1–4 family	5.47	11.46	25	5.94	11.91	24	5.34	13.29	22	5.38	13.46	21	5.92	13.44	23
Revolving	0.78	1.42	40	1.19	1.66	48	1.80	2.07	50	2.34	2.27	57	2.98	2.40	66
Closed-end, secured by first liens	4.65	9.67	28	4.68	9.81	27	3.46	10.69	17	2.98	10.57	15	2.89	10.35	17
Closed-end, secured by junior liens	0.05	0.17	32	0.07	0.22	29	0.08	0.28	32	0.07	0.31	27	0.05	0.34	22
Commercial real estate loans	13.59	22.69	25	16.37	22.22	33	17.81	22.23	40	17.31	21.58	41	17.48	19.88	45
Construction and land development	1.90	3.34	38	2.41	3.40	41	3.17	3.44	51	3.39	3.51	54	3.30	3.25	55
Multifamily.....	0.48	3.57	12	1.36	3.12	30	1.36	3.01	37	1.44	2.72	38	1.46	2.54	43
Nonfarm nonresidential	11.21	14.57	37	12.60	14.72	41	13.28	14.69	44	12.47	14.44	45	12.73	13.30	50
Real estate loans secured by farmland.....	1.12	0.30	87	1.52	0.33	89	1.66	0.36	88	1.99	0.41	90	2.18	0.32	91

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	13,783,392	12,280,259	10,551,250	9,966,330	9,630,629
Commit: Secured commercial real estate loans	2,170,939	1,278,382	1,333,878	1,226,631	876,071
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	3,743,165	3,472,339	3,188,905	3,152,438	2,975,507
Securities underwriting	0	0	0	0	0
Standby letters of credit	390,800	358,023	309,090	308,021	325,259
Commercial and similar letters of credit	2,754	3,160	4,460	1,892	813
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	75,147	89,309	74,563	59,026	11,471
Credit derivatives - notional amount (holding company as beneficiary)	47,291	48,621	47,767	42,528	18,773
Credit derivative contracts w/ purchased credit protection-investment grade	122,438	137,930	122,330	101,554	30,244
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	5,723	30,657	39,631	13,844	9,361
Written options contracts (interest rate)	4,449	21,732	31,828	10,652	7,901
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,989,992	2,513,045	2,685,391	1,333,079	998,276
Futures and forward foreign exchange	4,006	20,616	18,565	15,952	19,646
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	32.28	22.78	81	37.07	22.01	86	39.72	23.52	85	42.68	24.05	85	44.23	24.03	89
Standby letters of credit	0.92	0.65	74	1.08	0.71	77	1.16	0.84	73	1.32	0.92	75	1.49	0.96	78
Commercial and similar letters of credit	0.01	0.02	58	0.01	0.02	62	0.02	0.02	66	0.01	0.02	51	0	0.03	36
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.18	0.24	66	0.27	0.35	68	0.28	0.42	68	0.25	0.52	70	0.05	0.30	61
Credit derivatives - notional amount (holding company as beneficiary)	0.11	0.18	66	0.15	0.30	67	0.18	0.52	68	0.18	0.75	74	0.09	0.55	66
Credit derivative contracts w/ purchased credit protection-investment grade	0.29	0.18	79	0.42	0.25	79	0.46	0.30	80	0.43	0.52	83	0.14	0.19	79
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	9.38	46.30	35	7.81	48.62	22	10.45	68.47	27	5.88	65.81	22	4.75	75.35	19
Interest rate contracts	9.37	32.46	37	7.74	34.36	24	10.38	47.31	30	5.81	43.84	25	4.66	53.66	22
Interest rate futures and forward contracts	0.01	3.25	29	0.09	6.21	31	0.15	10.67	32	0.06	11.40	32	0.04	13.82	33
Written options contracts (interest rate)	0.01	1.41	19	0.07	2.18	20	0.12	2.47	26	0.05	2.16	26	0.04	2.60	22
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	9.35	20.49	45	7.59	20.83	33	10.11	28.86	38	5.71	26.74	31	4.59	25.60	26
Foreign exchange contracts	0.01	6.30	54	0.06	6.01	58	0.07	10.12	53	0.07	10.92	48	0.09	9.40	46
Futures and forward foreign exchange contracts	0.01	3.78	56	0.06	3.47	59	0.07	5.23	54	0.07	5.22	50	0.09	4.53	49
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	82.91	44.98	85	81.24	42.82	82	82.68	45.53	83	85.88	44.93	85	88.83	46.60	86

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	4,004,170	2,586,050	2,775,415	1,373,527	1,035,184
Interest rate contracts	4,000,164	2,565,434	2,756,850	1,357,575	1,015,538
Foreign exchange contracts.....	4,006	20,616	18,565	15,952	19,646
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	9,729	51,273	58,196	29,796	29,007
Written options	4,449	21,732	31,828	10,652	7,901
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	4,449	21,732	31,828	10,652	7,901
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	3,989,992	2,513,045	2,685,391	1,333,079	998,276
Held for trading.....	10,172	52,389	71,459	24,496	17,262
Interest rate contracts	10,172	52,389	71,459	24,496	17,262
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	3,993,998	2,533,661	2,703,956	1,349,031	1,017,922
Interest rate contracts	3,989,992	2,513,045	2,685,391	1,333,079	998,276
Foreign exchange contracts.....	4,006	20,616	18,565	15,952	19,646
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,120,155	2,691,940	2,856,636	1,456,342	1,057,527
One year or less	65,255	62,774	49,097	28,030	38,632
Over 1 year to 5 years	1,339,976	865,544	1,275,610	367,420	131,808
Over 5 years	2,714,924	1,763,622	1,531,929	1,060,892	887,087
Gross negative fair value (absolute value)	13,957	9,458	6,065	5,666	8,960
Gross positive fair value.....	57,692	103,638	55,338	9,499	10,258
Held for trading.....	0	0	0	0	0
Non-traded.....	57,692	103,638	55,338	9,499	10,258
Current credit exposure on risk-based capital derivative contracts	56,733	103,503	55,031	8,722	10,258
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.90	94.17	48	99.20	94.10	42	99.33	93.44	47	98.84	92.91	47	98.10	92.20	48
Foreign exchange contracts	0.10	3.47	55	0.80	3.49	64	0.67	3.20	58	1.16	3.39	61	1.90	3.53	63
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	0.24	11.16	20	1.98	14.05	27	2.10	13.49	32	2.17	12.78	33	2.80	13.23	32
Written options	0.11	6.28	15	0.84	8.18	20	1.15	5.91	29	0.78	6.60	23	0.76	6.68	21
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0.11	5.96	15	0.84	7.73	21	1.15	5.10	30	0.78	5.49	26	0.76	5.27	25
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	99.65	74.26	89	97.18	68.76	83	96.76	69.75	79	97.06	70.34	79	96.43	68.94	83
Held for trading	0.25	40.42	43	2.03	43.53	39	2.57	44.16	37	1.78	46.31	37	1.67	46.32	36
Interest rate contracts	0.25	34.15	43	2.03	36.62	39	2.57	37.24	38	1.78	38.40	38	1.67	37.84	37
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	99.75	59.58	56	97.97	56.47	60	97.43	55.84	62	98.22	53.69	62	98.33	53.68	63
Interest rate contracts	99.65	56.71	67	97.18	53.82	68	96.76	52.22	70	97.06	50.60	70	96.43	51.23	72
Foreign exchange contracts	0.10	0.40	73	0.80	0.46	82	0.67	0.34	81	1.16	0.57	85	1.90	0.60	86
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	102.90	92.53	86	104.09	91.48	85	102.93	93.86	84	106.03	94.47	89	102.16	95.63	83
One year or less	1.63	27.56	15	2.43	32.05	12	1.77	32.17	12	2.04	32.51	13	3.73	31.96	12
Over 1 year to 5 years	33.46	27.01	57	33.47	27.06	61	45.96	30.45	72	26.75	31.16	43	12.73	31.85	25
Over 5 years	67.80	29.89	83	68.20	29.56	85	55.20	28.09	79	77.24	28.71	92	85.69	29.43	94
Gross negative fair value (absolute value)	0.35	0.98	21	0.37	1.55	21	0.22	0.83	23	0.41	0.72	26	0.87	0.69	65
Gross positive fair value	1.44	1.34	60	4.01	2.23	90	1.99	1.19	83	0.69	0.85	39	0.99	0.71	75
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	26	0	0.07	15	0	0.06	17	0	0.06	23	0	0.06	29
Gross positive fair value (X)	0.02	0.05	43	0.04	0.09	40	0.02	0.07	44	0	0.06	24	0.01	0.06	31
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0.02	0.01	79	0.04	0.02	82	0.02	0.01	81	0	0.01	62	0.01	0.01	62
Current credit exposure (X)	0.02	0.04	52	0.04	0.06	50	0.02	0.05	46	0	0.04	33	0.01	0.04	39
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.46	49	0.49	0.85	47	0.29	0.73	47	0.05	0.53	33	0.07	0.53	41

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	215,973	101,788	103,635	100,604	91,649
Gross losses	55,663	28,689	46,080	77,543	38,606
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,791	8,564	11,383	9,824	6,561
Net losses	44,872	20,125	34,697	67,719	32,045
Provision for loan and lease losses	23,670	128,400	32,850	70,750	41,000
Adjustments	0	5,910	0	0	0
Ending balance	194,771	215,973	101,788	103,635	100,604
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.07	-0.09	87	0.45	0.51	43	0.14	0.15	56	0.34	0.14	88	0.20	0.16
Provision for loan and lease losses / Average loans and leases	0.14	-0.16	90	0.85	0.82	59	0.26	0.24	61	0.61	0.24	89	0.38	0.28
Provision for loan and lease losses / Net loan and lease losses	52.75	-105.48	72	638.01	487.86	75	94.68	130.58	23	104.48	134.68	43	127.95	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.13	1.23	44	1.34	1.58	36	0.76	0.83	43	0.85	0.90	44	0.89	0.98
Allowance for loan and lease losses / Total loans and leases	1.13	1.20	45	1.34	1.55	37	0.76	0.81	46	0.85	0.89	46	0.89	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	4.34	21.39	10	10.73	11.58	67	2.93	8.03	31	1.53	7.54	6	3.14	8.39
Allowance for loan and lease losses / Nonaccrual assets	211.02	364.13	32	245.92	299.17	50	180.64	218.72	59	240.91	214.03	68	170.11	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	205.17	287.08	41	240.57	244.34	57	174.25	151.73	69	211.38	160.51	74	161.66	136.22
Gross loan and lease losses / Average loans and leases	0.33	0.19	80	0.19	0.34	40	0.36	0.28	71	0.67	0.30	89	0.36	0.33
Recoveries / Average loans and leases	0.06	0.08	46	0.06	0.07	48	0.09	0.08	65	0.08	0.09	52	0.06	0.09
Net losses / Average loans and leases	0.27	0.11	89	0.13	0.27	39	0.27	0.21	70	0.58	0.22	89	0.30	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	37
Recoveries / Prior year-end losses	37.61	34.67	64	18.59	33.98	24	14.68	36.22	13	25.45	41.30	35	22.76	33.49
Earnings coverage of net loan and lease losses (X)	10.09	39.72	28	23.22	22.91	67	9.19	24.40	37	4.35	21.75	19	8.65	19.67
Net Loan and Lease Losses By Type														
Real estate loans	0	0.02	29	0.15	0.04	87	-0.01	0.01	20	0.05	0.02	78	0	0.02
Real estate loans secured by 1–4 family	0	-0.02	62	0.01	0.01	56	-0.02	0.01	18	0	0.01	31	0.01	0.03
Revolving	0	-0.07	78	0.04	0.01	73	-0.04	0.02	16	0	0.03	27	0.03	0.09
Closed-end	0	-0.01	57	0	0	43	-0.02	0	19	0	0.01	52	-0.01	0.02
Commercial real estate loans	0	0.04	38	0.19	0.07	83	-0.01	0.01	19	0.07	0.01	89	0	0.01
Construction and land development	-0.01	0	27	0.04	0	84	0	-0.01	44	0	-0.03	57	0	-0.02
1–4 family	-0.01	0	8	0	0	27	0	0	16	0	-0.01	33	0	0
Other	0	0	64	0.05	0	88	0	-0.01	61	0	-0.02	68	0	-0.01
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01
Nonfarm nonresidential	0	0.05	39	0.24	0.11	82	-0.01	0.02	19	0.10	0.02	85	0	0.03
Owner-occupied	0	0.01	69	0.22	0.02	97	-0.01	0.01	8	0.09	0.01	94	0	0.01
Other	0	0.04	35	0.01	0.08	41	0	0.01	61	0.01	0.01	62	0	0.01
Real estate loans secured by farmland	-0.10	0	9	0.31	0.02	93	0	0.01	17	0.04	0	84	0	0.01
Commercial and industrial loans	0.51	0.17	90	0.03	0.47	11	0.48	0.37	73	1.02	0.31	93	0.35	0.39
Loans to individuals	1.97	0.71	90	1.89	1.13	78	1.79	1.17	75	1.90	1.16	75	1.97	1.25
Credit card loans	2.14	1.84	65	2.91	2.92	45	2.65	3.11	33	2.98	2.92	45	2.83	2.92
Agricultural loans	-0.05	0.02	17	0.08	0.19	69	0	0.08	61	0	0.15	38	0	0.18
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.10	44	0.01	0.15	41	0	0.15	36	0.17	0.14	69	3.06	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	6,509		9,870		21,494		16,823		24,136						
90+ days past due loans and leases	2,633		1,952		2,069		6,009		3,091						
Nonaccrual loans and leases	92,300		87,823		56,347		43,018		59,142						
Total past due and nonaccrual loans and leases	101,442		99,645		79,910		65,850		86,369						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	7,093		10,059		19,439		20,642		21,411						
Total restructured loans and leases	7,093		10,059		19,439		20,642		21,411						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	189		0		392		410		19,603						
Other real estate owned	0		4,740		2,935		3,338		1,501						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.04	0.32	4	0.06	0.39	6	0.16	0.43	17	0.14	0.44	16	0.21	0.47	20
90+ days past due loans and leases	0.02	0.10	42	0.01	0.12	36	0.02	0.15	32	0.05	0.17	47	0.03	0.20	35
Nonaccrual loans and leases	0.54	0.46	70	0.55	0.66	44	0.42	0.51	41	0.35	0.54	33	0.52	0.63	45
90+ days past due and nonaccrual loans and leases	0.55	0.62	49	0.56	0.85	37	0.43	0.71	30	0.40	0.75	21	0.55	0.88	31
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.04	0.10	35	0.06	0.13	37	0.14	0.14	61	0.17	0.16	57	0.19	0.20	47
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.04	0.32	4	0.06	0.40	6	0.16	0.43	16	0.14	0.44	16	0.21	0.47	19
90+ days past due assets	0.02	0.10	41	0.01	0.12	34	0.02	0.15	30	0.05	0.18	45	0.03	0.20	35
Nonaccrual assets	0.54	0.47	70	0.55	0.67	44	0.42	0.53	41	0.35	0.57	32	0.52	0.64	45
30+ days past due and nonaccrual assets	0.59	0.97	30	0.62	1.29	18	0.59	1.19	17	0.54	1.26	11	0.77	1.39	23
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.22	0.36	31	0.27	0.52	24	0.22	0.44	20	0.21	0.48	17	0.29	0.54	23
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.37	28	0.29	0.55	26	0.23	0.48	19	0.22	0.52	17	0.29	0.59	20
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.22	0.41	24	0.28	0.60	21	0.22	0.53	19	0.20	0.60	11	0.37	0.72	17
Allowance for loan and lease losses	47.49	62.64	43	42.86	66.66	31	58.63	115.41	24	45.13	118.28	13	79.76	129.01	27
Equity capital + allowance for loan and lease losses	2.77	3.60	41	2.86	4.97	27	2.20	4.28	26	2.01	4.79	17	3.52	5.78	22
Tier 1 capital + allowance for loan and lease losses	3	4.30	38	3.35	6.05	24	2.45	5.65	19	2.08	6.16	12	3.75	7.35	16
Loans and leases + other real estate owned	0.54	0.71	43	0.57	0.97	27	0.44	0.85	19	0.38	0.96	14	0.71	1.15	20

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.01	0.26	6	0.04	0.39	5	0.13	0.38	16	0.15	0.42	14	0.17	0.44	18
	90+ days past due		0.01	0.12	45	0	0.16	36	0	0.16	28	0.07	0.22	56	0	0.26	25
	Nonaccrual.....		0.10	0.52	14	0.43	0.76	33	0.45	0.46	55	0.26	0.57	27	0.36	0.69	28
Commercial and industrial	30–89 days past due		0.05	0.24	16	0.07	0.23	21	0.17	0.31	37	0.09	0.30	22	0.07	0.32	16
	90+ days past due		0.01	0.04	50	0.01	0.03	46	0	0.05	35	0	0.05	29	0	0.05	30
	Nonaccrual.....		1.07	0.57	83	0.65	0.75	47	0.36	0.83	28	0.47	0.76	43	0.64	0.93	44
Individuals	30–89 days past due		0.41	0.63	37	0.53	0.83	34	0.53	0.83	34	0.59	0.84	33	0.77	0.97	43
	90+ days past due		0.33	0.09	86	0.44	0.14	84	0.48	0.17	84	0.52	0.16	83	0.54	0.19	84
	Nonaccrual.....		0.17	0.17	61	0.29	0.28	67	0.30	0.17	69	0.19	0.23	56	0.09	0.24	47
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0.21	0.07	80	0	0.17	28	0.02	0.24	54	0	0.17	27	0	0.17	25
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0	0.70	27	0	0.49	24	1.87	0.67	82	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0	0.12	33	0	0.18	30	0.36	0.20	73	0.43	0.17	82	3.35	0.20	98
	90+ days past due		0	0.01	70	0	0.01	33	0	0.01	69	0.06	0.01	88	0.29	0.02	95
	Nonaccrual.....		0.01	0.09	50	1.82	0.15	96	0.03	0.13	45	0.44	0.14	86	3.07	0.10	99

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	842,112	807,362	850,822	835,831	888,946										
Retained earnings	2,204,928	1,925,226	1,672,438	1,488,421	1,338,110										
Accumulated other comprehensive income (AOCI)	126,314	318,340	83,180	-95,782	-45,525										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,173,354	3,050,928	2,606,440	2,228,470	2,181,531										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	165,639	182,339	190,999	180,038	183,495										
Accumulated other comprehensive income-related adjustments	122,139	318,340	83,180	-95,781	-45,525										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,885,576	2,550,249	2,332,261	2,144,213	2,043,561										
Adjustments and deductions for common equity tier 1 capital	0	2,615	1,728	1,744	2,057										
Common equity tier 1 capital	2,885,576	2,547,634	2,330,533	2,142,469	2,041,504										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	2,615	1,728	1,744	2,057										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,885,576	2,547,634	2,330,533	2,142,469	2,041,504										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	271,544	269,595	70,372	69,329	68,285										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	167,164	185,316	104,492	106,347	103,261										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity			0		0										
Tier 2 capital before deductions	438,708	454,911	174,864	175,676	171,546										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	438,708	454,911	174,864	175,676	171,546										
Exited advanced approach tier 2 capital															
Total capital	3,324,284	3,002,545	2,505,397	2,318,145	2,213,050										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	38,106,041	30,619,613	25,071,023	21,878,752	20,723,725										
Less: Deductions from common equity tier 1 capital	165,639	184,954	192,727	181,782	185,552										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	37,940,402	30,434,659	24,878,296	21,696,970	20,538,173										
Total risk-weighted assets	23,954,913	21,055,255	18,895,635	16,630,914	15,762,427										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.05	12.37	47	12.10	12.35	52	12.33	12.11	58	12.88	12.09	72	12.95	12.16	72
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	12.05	13.11	35	12.10	13.08	38	12.33	12.78	50	12.88	12.85	61	12.95	12.95	57
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	13.88	14.91	35	14.26	15.23	38	13.26	14.36	38	13.94	14.45	51	14.04	14.63	47
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.61	8.98	17	8.37	9.13	32	9.37	9.76	45	9.87	9.71	55	9.94	9.53	64
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change						
																1-Year	5-Year					
Insurance Activities																						
Total insurance underwriting assets			0			0			0			0				0						
Total property and casualty assets			0			0			0			0				0						
Reinsurance recoverables (P/C)																						
Total life and health assets			0			0			0			0				0						
Reinsurance recoverables (L/H)																						
Separate account assets (L/H)			0			0			0			0				0						
Total insurance underwriting equity			0			0			0			0				0						
Total property and casualty equity			0			0			0			0				0						
Total life and health equity			0			0			0			0				0						
Total insurance underwriting net income			0			0			0			0				0						
Total property and casualty			0			0			0			0				0						
Total life and health			0			0			0			0				0						
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0						
Unearned premiums (P/C)			0			0			0			0				0						
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0						
Separate account liabilities (L/H)			0			0			0			0				0						
Insurance activities revenue			58			459			196			97				321	-87.36	-94.32				
Other insurance activities income			58			459			196			97				321	-87.36	-94.32				
Insurance and reinsurance underwriting income			0			0			0			0				0						
Premiums			0			0			0			0				0						
Credit related insurance underwriting			0			0			0			0				0						
Other insurance underwriting			0			0			0			0				0						
Insurance benefits, losses, expenses			0			0			0			0				0						
Net assets of insurance underwriting subsidiaries			0			0			0			0				0						
Life insurance assets			563,618			451,088			344,609			327,705				319,400	24.95	124.53				
 Analysis Ratios	 12/31/2021	 BHC	 Peer # 1	 Pct	 12/31/2020	 BHC	 Peer # 1	 Pct	 12/31/2019	 BHC	 Peer # 1	 Pct	 12/31/2018	 BHC	 Peer # 1	 Pct	 12/31/2017	 BHC	 Peer # 1	 Pct		
Insurance underwriting assets / Consolidated assets		0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35						
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23								
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77								
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52								
Insurance activities revenue / Adjusted operating income		0	0.36	29	0.04	0.41	43	0.02	0.47	35	0.01	0.47	30	0.03	0.55	33						
Premium income / Insurance activities revenue		0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36						
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04								
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96								
Insurance underwriting net income / Consolidated net income		0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43						
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74								
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99								
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33								
Reinsurance recovery (P/C) / Total assets (P/C)			0.07			0.07			0.15			0.17			0.48							
Reinsurance recovery (L/H) / Total assets (L/H)			0			0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	44	0	0	44	0	0	42	0	0	42	0	0	41						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		18.30	12	75	16.32	11.03	71	14.17	11.51	59	14.59	10.22	63	14.91	9.84	66						
 Broker-Dealer Activities	 0	 0.46	 37	 0	 0.75	 37	 0	 1.39	 34	 0	 1.79	 34	 0	 1.54	 32							

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits.....	0	0	0		

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48			7.24			21.19	
Total selected assets.....		9.48			2.04			12.40			3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	132,446	98,375	85,628	78,591	69,210	34.63	113.98	
Dividends	80,000	57,500	42,500	36,250	35,000	39.13	166.67	
Interest	0	0	0	0	0	0	0	
Management and service fees	52,446	40,875	43,128	42,341	34,210	28.31	64.42	
Other income	0	0	0	0	0	0	0	
Income from nonbank subsidiaries	57,117	29,176	23,288	19,517	74,509	95.77	62.02	
Dividends	49,217	20,860	14,000	11,000	61,391	135.94	105.07	
Interest	0	0	0	0	0	0	0	
Management and service fees	7,900	8,316	9,288	8,517	13,118	-5.00	-29.80	
Other income	0	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Total income from subsidiaries	189,563	127,551	108,916	98,108	143,719	48.62	95.12	
Securities gains (losses)	0	0	0	0	0	0	0	
Other operating income	7,958	7,034	11,249	651	114,034	13.14	89.16	
Total operating income	197,521	134,585	120,165	98,759	257,753	46.76	94.88	
Operating Expenses								
Personnel expenses	62,109	56,919	57,487	46,707	43,917	9.12	62.60	
Interest expense	9,194	3,450	0	0	0	166.49		
Other expenses	21,828	18,984	21,124	19,149	21,421	14.98	6.81	
Provision for loan and lease losses	0	0	0	0	0	0	0	
Total operating expenses	93,131	79,353	78,611	65,856	65,338	17.36	58.83	
Income (loss) before taxes	109,203	57,217	41,554	32,903	192,415	90.86	155.61	
Applicable income taxes (credit)	-10,322	-6,229	12,201	-4,432	-4,714			
Extraordinary items					0			
Income before undistributed income of subsidiaries	119,525	63,446	29,353	36,588	197,129	88.39	144.89	
Equity in undistributed income of subsidiaries	233,493	223,056	214,247	158,925	49,976	4.68	112.28	
Bank subsidiaries	263,084	234,014	221,215	156,771	140,873	12.42	120.06	
Nonbank subsidiaries	-29,591	-10,958	-6,968	2,154	-90,897			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	353,018	286,502	243,600	195,513	247,105	23.22	122.30	
Memoranda								
Bank net income	343,084	291,514	263,715	193,021	175,873	17.69	129.41	
Nonbank net income	19,626	9,902	7,032	13,154	-29,506	98.20	35.90	
Subsidiary holding companies' net income	0	0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,975,238	85.37	2,907,570	86.68	2,343,729	85.69	1,939,093	1,820,964	2.33	78.44
Common and preferred stock		2,970,227	85.23	2,902,559	86.53	2,338,718	85.50	1,934,082	1,815,953	2.33	78.68
Excess cost over fair value		5,011	0.14	5,011	0.15	5,011	0.18	5,011	5,011	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		169,123	4.85	138,450	4.13	149,561	5.47	156,530	149,145	22.15	-21.20
Common and preferred stock		169,123	4.85	138,450	4.13	149,561	5.47	156,530	149,145	22.15	-21.20
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	1,752	0.05	0	0	0	0	-100.00	
Securities		43,878	1.26	32,830	0.98	3,180	0.12	3,198	4,262	33.65	77.85
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		185,372	5.32	172,745	5.15	143,193	5.24	165,771	260,621	7.31	184.08
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		400	0.01	415	0.01	430	0.02	352	407	-3.61	-56.71
Intangible assets		24	0	31	0	37	0	44	0	-22.58	-87.88
Other assets		110,894	3.18	100,581	3	95,152	3.48	79,197	63,881	10.25	70.70
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,484,929	100.00	3,354,374	100.00	2,735,282	100.00	2,344,185	2,299,280	3.89	71.00
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		198,331	5.69	197,881	5.90	0	0	0	0	0.23	
Other liabilities		67,961	1.95	67,831	2.02	58,470	2.14	46,386	49,464	0.19	714.59
Balance due to subsidiaries and related institutions		73,213	2.10	71,714	2.14	70,372	2.57	69,329	68,285	2.09	8.86
Total liabilities		339,505	9.74	337,426	10.06	128,842	4.71	115,715	117,749	0.62	349.09
Equity Capital		3,145,424	90.26	3,016,948	89.94	2,606,440	95.29	2,228,470	2,181,531	4.26	60.29
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		55,057	1.58	55,057	1.64	55,057	2.01	55,057	55,057	0.00	0.00
Common surplus		1,110,520	31.87	1,090,450	32.51	1,073,764	39.26	1,054,601	1,046,095	1.84	7.46
Retained earnings		2,176,998	62.47	1,891,246	56.38	1,672,438	61.14	1,488,421	1,338,110	15.11	90.48
Accumulated other comprehensive income		126,314	3.62	318,340	9.49	83,180	3.04	-95,782	-45,525	-60.32	
Other equity capital components		-323,465	-9.28	-338,145	-10.08	-277,999	-10.16	-273,827	-212,206		
Total liabilities and equity capital		3,484,929	100.00	3,354,374	100.00	2,735,282	100.00	2,344,185	2,299,280	3.89	71.00
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		73,213	2.10	71,714	2.14	70,372	2.57	69,329	68,285	2.09	8.86
Notes payable to subsidiaries that issued TPS		73,213	2.10	71,714	2.14	70,372	2.57	69,329	68,285	2.09	8.86
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

